

JC98
AUG 12 2004

EIGHTH INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet

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Substitute for Form 1449A/PTO & 1449B/PTO EIGHTH INFORMATION DISCLOSURE STATEMENT BY APPLICANT <small>(use as many sheets as necessary)</small>				Complete if Known	
				Application Number	09/691,175
				Filing Date	October 19, 2000
				First Named Inventor	Daniel Ian Flitcroft et al.
				Examiner Name	Clement B. Graham
				Attorney Docket Number	032668-027
Sheet	1	of	1		

U.S. PATENT DOCUMENTS

FOREIGN PATENT DOCUMENTS

NON-PATENT LITERATURE DOCUMENTS

Examiner Signature	C. Graham	Date Considered	3/16/05
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***EXAMINER:** Initial if reference considered, whether or not citation is in conformance with M.P.E.P. § 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to Applicant.



NOV 20 2002

SHEET 1 OF 1

Substitute for forms 1449A/PTO & 1449B/PTO

**SECOND INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

ATTORNEY'S DKT NO.
032668-027

APPLICATION NO.
09/691,175

APPLICANT

FILING DATE
October 19, 2000

U.S. PATENT DOCUMENTS

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GROUP 3600

FOREIGN PATENT DOCUMENTS

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Include name of author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.

Owen Thomas; Money Changers; Moolah; Online Cash; www.ecompany.com; October 2000.

GE Capital Financial, Inc. "GE Pre-Authorization System"

**Examiner
Signature**

CGRAHAM

Date Considered

3/18/05

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A circular stamp with a double-lined border. The text "U.S. PATENT AND TRADEMARK OFFICE" is written along the top inner line, and "TM" is at the bottom right. The date "JAN 06 2004" is in the center. A large, stylized letter "O" is positioned at the top left of the stamp.

SHEET 1 OF 1

Substitute for forms 1449A/PTO & 1449B/PTO	ATTORNEY'S DKT NO. 032668-027	APPLICATION NO. 09/691,175
 SECOND INFORMATION DISCLOSURE STATEMENT BY APPLICANT		
APPLICANT Daniel I. FLITCROFT		
FILING DATE October 19, 2000		
GROUP 3628 Unassigned		

U.S. PATENT DOCUMENTS

FOREIGN PATENT DOCUMENTS

NON PATENT LITERATURE DOCUMENTS

Examiner Initials	Include name of author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.

Examiner Signature	S GRAHAM	Date Considered	3/16/05
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Substitute for form 1449A/PTO & 1449B/PTO

**NINTH
INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Sheet 1 of 1

Complete if Known

Application Number 09/691,175

Filing Date October 19, 2012

First Named Inventor Daniel Ian Fl

Examiner Name

Attorney Docket Number 032668-027

JAN 11 2005

U.S. PATENT DOCUMENTS

Examiner Initials	Document Number	Kind Code (if known)	Name of Patentee or Applicant of Cited Document	Issue/Publication Date (MM-DD-YYYY)
CG	5,903,830		Joao et al.	05-11-1999
		</td		

FOREIGN PATENT DOCUMENTS

NON-PATENT LITERATURE DOCUMENTS

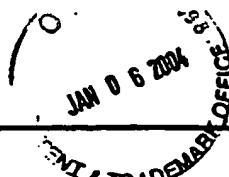
Examiner Signature	C GRHAM	Date Considered	3/18/04
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Substitute for form 1449A/PTO & 1449B/PTO				Complete if Known	
SEVENTH INFORMATION DISCLOSURE STATEMENT BY APPLICANT				JUN 23 2001	
(use as many sheets as necessary)					
Sheet	1	of	1	Application Number	09/691,175
				Filing Date	October 19, 2000
				First Named Inventor	Daniel Ian Flitcroft et al.
				Examiner Name	
				Attorney Docket Number	032668-027

Examiner Signature	C. GRINHAM	Date Considered	3/18/05
*EXAMINER: Initial if reference considered whether or not it is relevant.			

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SHEET 1 OF 1

Substitute for forms 1449A/PTO & 1449B/PTO

SECOND INFORMATION DISCLOSURE STATEMENT BY APPLICANT

ATTORNEY'S DKT NO.
032668-027

APPLICATION NO.
09/691,175

APPLICANT

FILING DATE
October 19, 2000

GROUP 3628
Unassigned

U.S. PATENT DOCUMENTS

FOREIGN PATENT DOCUMENTS

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Examiner Initials	<p>Include name of author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.</p>

Examiner Signature	C GRAHAM	Date Considered	3/16/05
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<p style="text-align: center;">SIXTH INFORMATION DISCLOSURE STATEMENT BY APPLICANT</p> <p style="text-align: center;">(use separate sheets as necessary)</p> <p>Sheet <u>1</u> of <u>1</u> 1</p>		Complete if Known	
		Application Number	09/691,175
		Filing Date	October 19, 2000
		First Named Inventor	FLITCROFT, Daniel I. et. al.
		Examiner Name	C. Graham
Attorney Docket Number			
032668-027			

U.S. PATENT DOCUMENTS

Examiner Initials	Document Number	Kind Code (if known)	Name of Patentee or Applicant of Cited Document	Issue/Publication Date (MM-DD-YYYY)
CG	6,324,526	B1	D'Agostino	November 27, 2001
CG	2002/0120587	A1	D'Agostino	August 29, 2002
CG	2003/0097331	A1	Cohen	May 22, 2003
CG	2003/0216997	A1	Cohen	November 20, 2003

FOREIGN PATENT DOCUMENTS

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Examiner Signature	CGRahm	Date Considered	3/16/05
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Substitute for Form 1449A/PTO & 1449B/PTO EIGHTH INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)				Complete If Known
Sheet	1	of	1	
				Application Number 09/691,175 Filing Date October 19, 2000 First Named Inventor Daniel Ian Flitcroft et al. Examiner Name Clement B. Graham Attorney Docket Number 032668-027

U.S. PATENT DOCUMENTS

Examiner Initials	Document Number	Kind Code (if known)	Name of Patentee or Applicant of Cited Document	Issue/Publication Date (MM-DD-YYYY)
CG	5,583,918		Nakagawa	12-10-1996

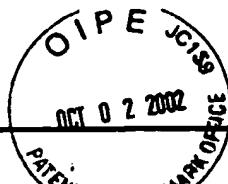
FOREIGN PATENT DOCUMENTS

NON-PATENT LITERATURE DOCUMENTS

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Examiner Signature	C Graham	Date Considered	3/16/05
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Substitute for form 1449A/PTO

SHEET 1 OF 2

INFORMATION DISCLOSURE
STATEMENT BY APPLICANT

ATTORNEY'S DKT No.
032668-027

APPLICATION NO.
09/691,175

APPLICANT
Daniel I. Flitcroft et al.

FILING DATE
October 19, 2000

GROUP
Unknown

U.S. PATENT DOCUMENTS

Examiner Initials	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication (MM-DD-YYYY)
	Number	Kind Code (if known)		
CG	3,938,091		Atalla et al.	02-10-1976
CG	4,423,316		Sano et al.	12-27-1983
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SHEET 2 OF 2

Substitute for form 1449A/PTO		ATTORNEY'S Dkt No. 032668-027	APPLICATION NO. 09/691,175
INFORMATION DISCLOSURE STATEMENT BY APPLICANT		APPLICANT Daniel I. Flitcroft et al.	
		FILING DATE October 19, 2000	GROUP Unknown

	6,341,724	Campisano	01-29-2002
	6,375,084	Stanford et al.	04-23-2002

FOREIGN PATENT DOCUMENTS

Examiner Initials	Foreign Patent Document		Date of Publication (MM-DD-YYYY)	Translation	
	Number	Kind Code (if known)		Yes	No
CG					
CG	2 145 265	A	United Kingdom	3-20-1985	
CG	2 361 790	A	United Kingdom	10-31-2001	
CG	WO 95/07512	A1	PCT	03-16-1995	
CG	WO 96/42150	A2	PCT	12-27-1996	
CG	WO 98/26376	A2	PCT	06-18-1998	

NON-PATENT LITERATURE DOCUMENTS

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CG	Morrall "Where the Card is King," Credit Card Management, pg. 12, September 1992.		
CG	Lamond, Credit Card Transaction Real World and Online, 1996, http://www.virtualschool.edu/mon/electronicproperty/clamond/creditcard.htm .		
CG	Wiggins, "Putting Risk in Perspective," http://www.webreference.com/outlook/column3/page4.html , 1997.		
CG	Crotch-Harvey, "Electronic Money and the Law - The Implications, http://www.smartcard.co.uk/articles/electronicmoney.html .		
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CG	NetChex: "NetChex Offers Secure Checking to the Web," http://ntrg.cs.tcd.ie/mepeirce/Project/Press/netchex.html , January 1995.		
CG	Agora: "A minimal Distributed Protocol of Electronic Commerce," USENIX Workshop on Electronic Commerce, http://www.usenix.org/publications/library/proceedings/ec96/full_papers/grabber/html/ held from November 18-21, 1996.		
CG	GE Capitol Financial, Inc., "Corporate E-Card and E-Commerce Glossary," http://www.ge.com/capital/cardservices/corpcard/5news5.html .		
CG	"NetChex - a short brief," http://www.tml.hut.fi/Studies/Tik-110.350/1997/Ecommerce/netchex_5.html , 1997.		
CG	"Announcement: Jan 11, 1995 NetChex offers Secure Checking to the Web," http://ntrg.cs.tcd.ie/mepeirce/Project/Press/netchex.html , 1995.		
Examiner Signature	C GRAHAM	Date Considered	3/16/05

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